

COUNTRYWIDE HOME LOANS, INC.

53 Old Clairton Rd Suite 202
Pittsburgh, PA 15236
Phone: (412) 855-5688
Fax: (412) 655-5685

CLOSING COST ESTIMATE

Sales Price:	\$70,000.00	Loan Term Mos.:	360
Est. Down Payment:	\$7,000.00	Type:	Conv Insured
Base Mortgage Amount:	\$63,000.00	LTV:	90.00%
Mortgage Amount with MI/MIP/VAFB:	\$63,000.00	Origination %:	0.000%
Interest Rate	6.750%	Discount %:	0.250%
APR:	7.307%	Loan Program ID :	3 Conf Fixed

TOTAL CLOSING COSTS :	\$2,894.00
TOTAL CLOSING CREDITS (Seller/Lender/Other):	\$0.00

TOTAL PREPAID EXPENSES:	\$1,849.70
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Total Closing Costs	\$2,894.00
Total Prepaid Expenses	\$1,848.70
Down Payment	\$7,000.00
Seller Pays	\$0.00
Lender Credit	\$0.00
Lender Pays	\$0.00
Subordinate Financing	\$0.00
Discount Points	\$157.50
CASH TO/FROM BORROWER:	\$11,901.20

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LOAN #: 177114872

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:

\$ 6,000.00	Downpayment
\$ 3,879.55	Estimated Closing Costs
\$ 3325.25 \$ 3,790.54	Estimated Prepaid Items/Reserves
\$	Other
\$ (1,080.00)	Financed PMI/MIP/VA Funding Fee
\$ 1224.80 \$ 2,528.46	TOTAL

TOTAL ESTIMATED MONTHLY PAYMENT

\$ 461.92	Principal and Interest
\$ 125.00	Taxes
\$ 28.34	Hazard & Flood Insurance
\$ 22.85	Mortgage Insurance
\$ 645.11	TOTAL MONTHLY PAYMENT

These estimates of closing costs are provided pursuant to the Real Estate Settlement Procedures Act (RESPA). If your loan application is for a first lien residential mortgage and is made in a transaction to purchase a home, additional important information can be found in the HUD Special Information Booklet provided to you by your lender or mortgage broker.

DISCLOSURES CONCERNING REQUIRED USE OF SETTLEMENT SERVICE PROVIDERS

If an estimated charge shown on page 1 is identified with a double asterisk ("**"), the lender requires the use of a particular provider of that settlement service. The estimated charge shown is based on the charges of the designated provider. The relationship between the lender and the settlement service provider is that the lender has repeatedly used the provider's services in the past. The lender may decide to choose a different provider, the HUD-1 or HUD-1A statement given to you at settlement will disclose the provider used.

SEE

ACCOMPANYING CONTROLLED BUSINESS ARRANGEMENT DISCLOSURE REGARDING THE RELATIONSHIP BETWEEN THE LENDER AND LANDSAFE APPRAISAL SERVICES, INC.

**** APPRAISER ****

The Lender will require an appraisal from an appraiser we select from our approved list.

**** CREDIT BUREAU ****

Landsafe Credit Services, Inc.

1515 Walnut Grove Ave, MSN - RM-162, Rosemead, CA 91770

1-800-475-9516

This company is an affiliate of the lender.

Reserves deposited with lender may not include a proration of taxes due seller or a credit due from seller at closing. For proration calculations please consult your closing agent.

\$12124.80
less hand money
less application

PLASTIC SURGICAL

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Prepared By: J. Ringdalen

COUNTRYWIDE HOME LOANS, INC.

Loan Type: Not Provided
Property Value: \$70,000.00
Loan Amount with MI/MIP/VAFF: \$63,000.00

File Name	Borrower	Seller	Lender	Order
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